

Fill in this information to identify your case:

Debtor 1	David Earl French
Debtor 2 (Spouse, if filing)	Donna Marie French
United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA	
Case number (if known)	1:22-bk-00849

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Teacher's Aide	
Employer's name	Spring Grove Area School District	
Employer's address	100 East College Avenue Spring Grove, PA 17362	
How long employed there?	23 years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross Income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$ 0.00	\$ 2,209.53
3.	+\$ 0.00	+\$ 0.00
4.	\$ 0.00	\$ 2,209.53

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known)

1:22-bk-00849

Copy line 4 here _____

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ <u>0.00</u>	\$ <u>2,209.53</u>

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
5b. Mandatory contributions for retirement plans
5c. Voluntary contributions for retirement plans
5d. Required repayments of retirement fund loans
5e. Insurance
5f. Domestic support obligations
5g. Union dues
5h. Other deductions. Specify: AFCAN

5a.	\$ <u>0.00</u>	\$ <u>335.47</u>
5b.	\$ <u>0.00</u>	\$ <u>0.00</u>
5c.	\$ <u>0.00</u>	\$ <u>0.00</u>
5d.	\$ <u>0.00</u>	\$ <u>136.53</u>
5e.	\$ <u>0.00</u>	\$ <u>0.00</u>
5f.	\$ <u>0.00</u>	\$ <u>0.00</u>
5g.	\$ <u>0.00</u>	\$ <u>0.00</u>
5h.+	\$ <u>0.00</u>	+ \$ <u>83.70</u>
	\$ <u>0.00</u>	\$ <u>91.00</u>
	\$ <u>0.00</u>	\$ <u>41.67</u>
	\$ <u>0.00</u>	\$ <u>86.51</u>
	\$ <u>0.00</u>	\$ <u>92.02</u>
	\$ <u>0.00</u>	\$ <u>12.80</u>
	\$ <u>0.00</u>	\$ <u>7.43</u>

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 0.00 \$ 887.13

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 0.00 \$ 1,322.40

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
8b. Interest and dividends
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.
8d. Unemployment compensation
8e. Social Security
8f. Other government assistance that you regularly receive
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.
Specify: _____

8a.	\$ <u>0.00</u>	\$ <u>0.00</u>
8b.	\$ <u>0.00</u>	\$ <u>0.00</u>
8c.	\$ <u>0.00</u>	\$ <u>0.00</u>
8d.	\$ <u>0.00</u>	\$ <u>0.00</u>
8e.	\$ <u>1,295.10</u>	\$ <u>0.00</u>

- 8g. Pension or retirement income
8h. Other monthly income. Specify: Tax refund (2021)
Death benefit for late husband
Estimated net monthly income

8g.	\$ <u>0.00</u>	\$ <u>0.00</u>
8h.+	\$ <u>130.75</u>	+ \$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>1,763.00</u>
	\$ <u>1,100.00</u>	\$ <u>0.00</u>

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 2,525.85 \$ 1,763.00

10. Calculate monthly income. Add line 7 + line 9.

10. \$ 2,525.85 + \$ 3,085.40 = \$ 5,611.25

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

11. +\$ 0.00

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.
Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ 5,611.25

Combined monthly income

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain:

Debtor 1 recently started his job. He will work approximately 21.5 hours per week. His hourly rate is \$15.00 per hour. His estimated monthly income is listed on Schedule I.

Debtor 2 does not work over the summer. Schedule I was calculated using her average earnings received in 2021.

Fill in this information to identify your case:

Debtor 1	David Earl French
Debtor 2	Donna Marie French (Spouse, if filing)
United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA	
Case number (If known)	1:22-bk-00849

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Do not state the
dependents names.

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

- No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,220.83

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	0.00
4c. \$	150.00
4d. \$	0.00
5. \$	0.00

6. Utilities:

- 6a. Electricity, heat, natural gas
6b. Water, sewer, garbage collection
6c. Telephone, cell phone, Internet, satellite, and cable services
6d. Other. Specify: Cell phones

Cable and internet

Trash

6a.	\$	320.00
6b.	\$	0.00
6c.	\$	0.00
6d.	\$	195.00
	\$	300.00
	\$	30.00
7.	\$	850.00
8.	\$	0.00
9.	\$	220.00
10.	\$	110.00
11.	\$	110.00
12.	\$	720.00
13.	\$	200.00
14.	\$	0.00

7. Food and housekeeping supplies

8. Childcare and children's education costs

9. Clothing, laundry, and dry cleaning

10. Personal care products and services

11. Medical and dental expenses

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

13. Entertainment, clubs, recreation, newspapers, magazines, and books

14. Charitable contributions and religious donations

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15b. Health insurance

15c. Vehicle insurance

15d. Other insurance. Specify: Vehicle and homeowners insurance

Medicare withheld from Social Security

15a.	\$	0.00
15b.	\$	0.00
15c.	\$	0.00
15d.	\$	167.00
	\$	170.10

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16.	\$	0.00
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17. Installment or lease payments:

17a. Car payments for Vehicle 1

17b. Car payments for Vehicle 2

17c. Other. Specify: 1/60 of automobile loan

17d. Other. Specify: _____

17a.	\$	0.00
17b.	\$	0.00
17c.	\$	172.75
17d.	\$	0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

19. Other payments you make to support others who do not live with you.

Specify: _____

18.	\$	0.00
19.	\$	0.00

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20b. Real estate taxes

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

20a.	\$	0.00
20b.	\$	0.00
20c.	\$	0.00
20d.	\$	0.00
20e.	\$	0.00

21. Other: Specify: Pet care

Safety glasses for work

21.	+\$	100.00
	+\$	20.00

22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	5,055.68
\$	5,055.68

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22c above.

23a.	\$	5,611.25
23b.	-\$	5,055.68

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c.	\$	555.57
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24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: _____

VERIFICATION

I, David Earl French and Donna Marie French, verify that the statements made in the foregoing document(s) are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C. S. §4904, relating to unsworn falsification to authorities.

Dated: 09 / 13 / 2022

P E F M

David Earl French, Debtor

Dated: 09 / 13 / 2022

Donna M French

Donna Marie French, Debtor